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ABSTRACT

This booklet provides North Carolina students with guidelines to the student financial aid programs available to them. The booklet groups programs by source of funding: federal, state, or private. Types of financial aid included are: (1) scholarships and grants, (2) loans, (3) employment opportunities, and (4) entitlement programs. Each program description covers eligibility, value, and application procedures. An appended list provides addresses and phone numbers for North Carolina postsecondary institutions including community colleges, proprietary schools, four year colleges and universities, bible colleges, and seminaries. Includes an index to the financial aid programs. (JB)

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STUDENT FINANCIAL AID

FOR NORTH CAROLINIANS

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October 1994

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This booklet has been prepared by Julia Martin, Manager, Scholarship and Grant Services.

STUDENT FINANCIAL AID

FOR

NORTH CAROLINIANS

A publication of the North Carolina

State Education Assistance Authority

October 1994

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SPECIAL NOTE TO THE READER

There are many student financial aid opportunities to assist you in meeting educational expenses for college. However, funding sources are not unlimited. Obtaining financial aid and the right type of aid for you will require timely thought, planning, and action on your part.

The best source for information and counseling about student aid is the financial aid office at the institution you wish to attend. There are many dedicated professionals who staff these respective offices with no other purpose in mind than to assure that every person who desires and can benefit from an education has the opportunity. The North Carolina postsecondary institutions, their addresses, and the phone numbers of the financial aid offices are listed in the Appendix.

This booklet is published by the North Carolina State Education Assistance Authority, an affiliated agency of The University of North Carolina. It is only a primer to the variety of financial aid programs which exist. With it you can become familiar with the major programs available to North Carolinians and be guided to the source that can help you apply. Although the variety and diversity of financial aid opportunities may appear somewhat bewildering at first, individual help is available. It is not necessary to use a commercial service that charges a fee to learn of all of the financial aid programs for which you may qualify. The information is free and available to you as close as your nearest high school guidance counselor or the financial aid office of the technical school, college, or university in your area. Remember that you may need to work during your postsecondary experience to help defray some of your expenses. Borrow only that which is absolutely necessary. Loans must be repaid out of your future income.

Obtaining an education beyond high school can be an exciting and rewarding adventure. We hope the information obtained in this booklet will be useful in directing you toward the realization of your educational goals.

Richard B. Roberts
Chairman, SEAA Board

Stan C. Broadway
Executive Director, SEAA

October 1994

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STUDENT FINANCIAL ASSISTANCE AVAILABLE TO RESIDENTS

OF NORTH CAROLINA

Compiled by
North Carolina State Education Assistance Authority

General Information

There are four principal types of financial aid available to residents attending postsecondary institutions: (1) scholarships or grants which are awarded outright to the student and which do not have to be repaid; (2) loans which a student must repay after leaving college (some have cancellation clauses for work in specific professional careers or military service); (3) employment, which in some instances may be in work that is related to the student's field of study; and (4) entitlement programs which have education assistance benefits as a result of service and contributions by individuals.

To meet a student's financial need, most institutions make aid available with combination of loans, grants, and work. This is referred to as "packaging aid," and it is generally felt that students should be expected to work for a reasonable portion of their expenses, borrow modestly against their future earnings, and receive a portion of expenses in gift aid to help meet the remaining total costs after the family contribution. It is also expected that the family contribute the maximum financial effort which can be afforded from disposable income and assets toward the costs of education. The amount of the award generally depends upon the financial need of the student (as determined by a comparison of available family financial resources against the costs of education) and the availability of funds from the particular source.

Each institution has its own application deadline for programs. In most instances, an annual application is required to participate in financial aid. Financial aid applications usually should not be completed prior to January 1 of the year in which the student plans to enroll, but planning should begin sooner.

In addition to federal, state, and institutional financial aid programs, there are numerous other sources of aid which may be available to students. Many local clubs and civic organizations make awards directly to students and select their own recipients. Such awards may or may not be based on financial need. The best source of assistance in locating such financial aid programs in your area is through your high school guidance counselor or through the financial aid office of the institution you plan to attend.

An index by program name is found on pages 51 and 52.

FEDERAL FINANCIAL AID PROGRAMS

Army, Air Force, Navy, Marine, and Coast Guard Reserve Officers' Training Corps Scholarships *(ROTC)*

Eligibility: Four year scholarships are available on a competitive, merit basis to high school students who plan to enroll in the Army, Air Force, Navy, Marine, and Coast Guard Reserve Officers' Training Corps at a postsecondary institution. The length of the scholarship may vary for each branch of the service. Army ROTC scholarships give special consideration to students seeking engineering or physical science degrees.

Value: An ROTC Scholarship pays $8,000 per year or 80% of tuition, whichever is greater. In addition, the student receives mandatory fees, a textbook allowance, and a tax-free subsistence allowance of up to $1,000 per year for each year the scholarship is in effect. Scholarships may be applied at some 1,000 colleges and universities. ROTC Scholarship benefits are not diminished based on other financial assistance earned by students.

Application Procedure: For Army ROTC Scholarships: High school juniors and seniors may apply for four year scholarships by July 15 and December 1 of each year. Write to Army ROTC Scholarships, Fort Monroe, VA 23651-5000 or call 1-800-USA-ROTC. For applications for two and three year awards, contact Professors of Military Science at Army ROTC Detachments.

For Air Force ROTC Scholarships: Contact your local Air Force recruiter or ROTC detachment. For applications for three and one-half, three, two and one-half, or two year awards, contact Professors of Aerospace Studies at Air Force ROTC detachments.

For Navy, Marine, and Coast Guard ROTC Scholarships: Contact your local ROTC recruiter listed in the telephone directory under U.S. Government Department of Defense.

Robert C. Byrd Honors Scholarship Program (Formerly the Federal Merit Scholarship Program)

This is a federally-funded program established to promote student achievement and to recognize exceptionally able students who show promise of continued excellence.

Eligibility: Recipient must be a graduate of a public or private secondary school in North Carolina or have the equivalent of a certificate of graduation and be accepted for enrollment at a postsecondary institution. Byrd scholars are selected on the basis of demonstrated outstanding scholastic achievement and promise of continued academic excellence. The scholarship is not restricted to any curricular area and may be used to attend any accredited postsecondary institution in the country. Financial need is not a selection criterion.

Robert C. Byrd Honors Scholarship Program (cont'd)

Value: To the extent practicable, an equal number of scholarships will be awarded from each North Carolina Congressional District annually. The maximum annual award is $1,500 and may be renewed for up to four years of undergraduate study.

Application Procedure: Applications are available from high school principals and guidance counselors of public and private high schools in North Carolina. A student must be nominated by the school he/she is attending or plans to attend in order to be considered for the award. The deadline for the application is the first Monday in February. Recipients are notified of their selection prior to the end of the academic year.

Department of Defense Voluntary Education Program

Each of the four services, Coast Guard, and Selected Reserve service components operates its own voluntary education program.

Eligibility: Must be a member in good standing of the regular Army, Air Force, Navy, Marine, Coast Guard, or the Selected Reserve Component of any one of these services, have the signed permission of the base Education Services Officer or Reserve Training Officer, have served an established number of continuous days of active duty, and meet such other criteria as the individual service may have established.

Value: Tuition Assistance (TA) reimbursement equal to a predetermined percentage of the total cost of tuition for single course pursuits. Paid after-the-fact if the course is passed satisfactorily.

For other educational assistance programs available to active duty military and their dependents, consult the section of this publication entitled Veterans Educational Assistance Programs, pages 8-12 and 25.

Federal Direct Student Loan Program (FDSLP)

The Student Loan Reform Act of 1993, a portion of Public Law 103-66, the Omnibus Budget Reconciliation Act of 1993 (signed into law on August 10, 1993), authorized the beginning in 1994-95 of a transition from the present Federal Family Education Loan Program (FFELP) to a direct lending system, the Federal Direct Student Loan Program (FDSLP). Under this new system, capital for student loans is obtained by direct U.S. government borrowing by the Department of the Treasury and participating colleges and universities who act as agents for the Department of Education in making educational loans to students for college expenses. The new program is experimental between 1994 and 1998 to determine if the costs of the FDSLP are less than the FFELP first authorized in 1965.

The first year of operation of the FDSL program is 1994-95. To determine the plan for the school of your choice, you will need to contact the financial aid

Federal Direct Student Loan Program (FDSLP) (cont'd)

office at the school. If your school is participating, first-time borrowers must obtain FDSLP assistance.

The terms of student borrowing under FDSLP and FFELP are identical. However, the method of obtaining a loan, servicing of a loan, and repaying a loan will be different. The student's obligation will be between the student and the federal government. Interest is at a variable rate not to exceed 8.25% and is adjusted annually at July 1 over the life of the loan. Schools that elect to remain under FFELP will continue to offer FFELP benefits to applicants needing to borrow for educational costs.

Federal Pell Grant Program

This program awards grants directly to students with payment made through institutions. Federal Pell Grants are the "foundation" of student aid to which aid from other sources may be added.

Eligibility: Student's financial need is determined by using a federally-approved formula applied to all applicants which takes into consideration family financial circumstances and the cost of education. The formula produces an Expected Family Contribution (EFC) number which is used by the institution to determine the amount of the Federal Pell Grant. Eligible students must be enrolled in an approved postsecondary institution, working toward a first baccalaureate degree.

Value: Amounts vary and are awarded on the basis of need and enrollment status, length of enrollment and cost of education at the school the student attends. The maximum annual award for 1994-95 is $2,340.

Application Procedure: Student applies for a Federal Pell Grant by filling out the Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant is included as part of his/her total financial aid package. The 1995-96 application must be received by May 1, 1995. Annual application is required. See your high school guidance counselor or college financial aid officer if you have questions about applying for a Federal Pell Grant.

Federal Perkins Loan Program

Created in 1958, this program was formerly known as the National Direct or National Defense Student Loan program. This was the first major effort of the federal government to assist students in enrolling in a college or university program since the Veterans' Readjustment Acts.

Eligibility: Student must be enrolled full or part time in an undergraduate or graduate program at a postsecondary institution participating in the Perkins program. Student must be a citizen or permanent resident of the United States. Student must provide driver's license numbers at the time of loan application. Borrowers over 21 will be subject to a credit history check.

Federal Perkins Loan Program (cont'd)

Value: The Federal Perkins Loan is low interest (5%) and is based entirely on need, as determined by the financial aid office. The new annual loan limits provide a maximum of $3,000 per year for undergraduates and $5,000 per year for graduates. An aggregate amount of $15,000 may be borrowed for undergraduate, or $30,000 for undergraduate and graduate study combined. The amount the student borrows depends upon need and availability of funds.

Application Procedure: Student applies through the financial aid office of the institution he/she plans to attend.

Repayment: The current interest rate is 5% per year. Student signs a promissory note upon receipt of each loan and must begin repayment nine months after graduation or leaving school. Student has up to ten years for repayment. Part of the Federal Perkins Loan will be cancelled for each year the recipient is a full-time special education teacher, teacher of mathematics, science, foreign language, or bilingual education; a full-time nurse or medical technician; a full-time employee of a family service agency providing services to high-risk children; for employment in a criminal justice field; a Peace Corps volunteer; or a member of U.S. Armed Forces serving in an area of hostility.

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

Eligibility: A student must have exceptional financial need to qualify for an FSEOG award. The amount of financial need is determined by the educational institution the student attends. The award is available only to undergraduate students. Recipients must be citizens or permanent residents of the United States.

Value: The value of the award is determined by the need of the recipient and the available funds. An award may not be less than $100, and the maximum award is usually $4,000 per year. The average FSEOG award is $738. If reasonable study abroad costs exceed the cost of attendance at the home institution, the amount of the grant may exceed the $4,000 maximum by $400.

Application Procedure: Student applies for an FSEOG award by filling out the Free Application for Federal Student Aid (FAFSA). The FSEOG will be included as part of the student's total financial aid package developed through the school the student attends. Annual application is required.

Federal Work-Study Program (FWS)

This program was originally authorized by the Economic Opportunity Act of 1964, is contained in Title IV of the Higher Education Act of 1965, and was reauthorized by the Higher Education Amendments of 1992. It provides jobs to students who qualify for financial assistance and encourages them to participate in community service activities.

Federal Work-Study Program (FWS) (cont'd)

Eligibility: Applicant must be enrolled full or part time in an undergraduate or graduate program at an approved postsecondary institution. Student must be a citizen or a permanent resident of the United States.

Value: Amounts vary and are awarded solely on the basis of need as determined by the financial aid office of the institution. Eligible students may work up to the maximum number of hours per week set by the institution. Jobs usually range from 8 to 15 hours per week and pay at least the federal minimum wage. Employment may be on or off campus.

Application Procedure: Student files an application with the financial aid office of the institution he or she wishes to attend or attends. Many institutions use a financial need analysis form as the basic application for FWS. Recipients are selected by the financial aid office at the institution.

National Science Scholars Program (NSSP)

This is a federally-funded program of scholarships for undergraduates majoring in the physical, life, and computer sciences, mathematics or engineering at postsecondary institutions. The first National Science Scholars were chosen in September of 1991.

Eligibility: Graduating high school seniors or students who have obtained the GED may apply for the scholarship. Recipients must be U.S. citizens or resident nationals. They must have demonstrated outstanding academic achievement in an area of math or science and must declare an intent to major in such a course of study and pursue a career in the sciences.

Value: Two students, one of whom must be female, from each Congressional District of North Carolina may be chosen annually. Awards are valued at up to $5,000 per year, but may not exceed the cost of education. The award amount is subject in any year to Congressional appropriations and may be renewed, provided the recipient continues to meet the requirements of the scholarship.

Application Procedure: Applications are available from the high school guidance counselors of public and private high schools in North Carolina. A nominating committee at the state level selects at least four nominees from each Congressional District and submits them to the President of the United States. The President, in consultation with the Secretary of Education and the Director of the National Science Foundation, makes the final decision regarding scholars prior to January 1 of each fiscal year.

Selected Reserve/National Guard Student Loan Repayment Program

Eligibility: Enlist in Army or Air Force National Guard or Army or Air Force Reserve for a six year period, complete all military training, be MOS qualified, complete at least one year of Guard or Reserve Service. Borrow from one of the following loan funds: Stafford, Perkins, PLUS, SLS, or Consolidated. Loans

Selected Reserve/National Guard Student Loan Repayment Program (cont'd)

must be at least one year old to qualify. Restricted to enlisted personnel. Not available for officers.

Value: Repays 15% or $500, whichever is greater, on any outstanding balance on eligible loans. Paid once a year on the anniversary of the enlistment on loans at least one year old. Some limitations apply. Total repayment cannot exceed $10,000.

Application Procedure: Request applications and information at the time of enlistment or reenlistment. Contact the local National Guard or Army Reserve recruiter.

Veterans Educational Assistance Program

Persons who serve in the active duty Army, Air Force, Navy, Marines, and Coast Guard, as well as members of the Army and Air National Guard and the five service components of the Selected Reserve, may earn entitlement to educational assistance benefits as a veteran or while on active duty or as a drilling Guard or Reservist.

Educational Assistance Benefits are available for Veterans, Active Duty Military, National Guard and Selected Reserve and, in some instances, their qualified dependents. Individuals must qualify based upon conditions and benefits in effect at the time of entry into the services and the kind of discharge issued upon separation. Service in the Army, Air Force, Navy, Marine Corps, and Coast Guard, along with contributions, may establish eligibility. Service in the National Guard and the Reserve components of the five services on or after July 1, 1985 may also establish eligibility.

Applications to determine if an individual qualifies for these benefits can be obtained from one of three sources:

1. U.S. Department of Veterans Affairs (US DVA)
   Regional Office
   Veterans Services Office
   251 North Main Street
   Winston-Salem, NC 27155

2. County Veterans Services Office
   City, Seat of County Government
   (96 such offices - consult the telephone directory)

3. NC Division of Veterans Affairs
   District Office
   (15 such offices - consult the telephone directory)

Additionally, the Veterans Assistance Specialist on the campus of any approved university, college, or community or technical college can provide guidance and assistance. The NC State approving agency may be contacted at NC SAA, 130

Veterans Educational Assistance Program (cont'd)

Penmarc Drive, Raleigh, NC 27603-2434 (919/733-7535) to learn the approved status of institutions.

The various programs are as follows:

Montgomery G.I. Bill - Active Duty (Chapter 30)

Eligibility: Entered military on or after July 1, 1985, serves at least two years, contributes $1200 in monthly amounts of $100, and is honorably discharged. (Some exceptions are provided in the law). Kickers up to $400 per month are also available.

Also available to active duty military.

Value: $400 per month for 36 months of service or $325 a month for 24 months of service for full-time pursuit of an education program (12 or more credit hours). Proportionate amounts for less than full-time pursuit. Kickers may also apply.

Montgomery G.I. Bill - National Guard and Selected Reserve (Chapter 106)

Eligibility: Entered Guard or Reserve on or after July 1, 1985 and obligated for a period of six years, holds a high school diploma or equivalency certificate, completes initial active duty training, and is satisfactorily participating in required training or duty.

Value: $190 per month for full-time pursuit of an education program. Proportionate amounts for less than full-time pursuit.

Montgomery G.I. Bill - Active Duty National Guard Reservist (Chapter 30)

Eligibility: Commenced full-time active duty as a guard or reservist on or after November 29, 1989. Serves not less than two years of a two or three year commitment. Contributes $1,200 in monthly amounts of $100 and is honorably discharged.

Value: Actual cost of tuition and fees not to exceed the regular monthly rate for Chapter 30. May be paid while on active duty.

Veterans Educational Assistance Program (VEAP - Chapter 32)

Eligibility: Entered military between January 1, 1977 and June 30, 1985, contributed to the fund prior to April 1, 1987, served for at least 181 days continuously, and is discharged under conditions other than dishonorable.

Also available to active duty military who have completed the lesser of first obligated period of active duty or six years and contributed to the fund prior to April 1, 1987.

***Veterans Educational Assistance Program* (VEAP - Chapter 32) (cont'd)**

Value: Varies. The DOD contributes matching funds of $2.00 for each $1.00 contributed (maximum contribution $2,700). The number of months of service is divided into the sum of total contributions with matching funds to get the monthly benefit at full-time pursuit. Proportionate amounts for less than full-time pursuit. Kickers may also apply.

***Old G.I. Bill* (Chapter 34)**

Eligibility: The program terminated December 31, 1989. Persons on active duty on October 19, 1984 and continuing on active duty after July 30, 1985 may be entitled to a combination chapter 30/34 benefit beginning January 1, 1990 if otherwise eligible.

Also available to active duty military.

Value: Varies. Monthly amount depends upon type of program being pursued, number of dependents, and status of individual with regard to whether on active duty or veteran.

***Test Program* (Chapter 107, Section 901)**

Eligibility: Must have entered service after September 30, 1980 and before October 1, 1981, be a high school graduate, have pursued a particular qualifying MOS, been discharged under conditions other than dishonorable and completed at least two years of active duty service. Must attend an accredited school.

Also available to active duty military.

Value: Consists of a monthly subsistence allowance of $437 per month for full-time attendance and an educational assistance allowance not to exceed $1,753 per standard academic year.

Entitlement may be transferred to spouse or dependent child.

***Pilot Program* (Section 903)**

Eligibility: Must have entered service or reenlisted after November 30, 1980 and before October 1, 1981, be ineligible for Chapter 34 benefits, served continuously for 181 days or more, be discharged under conditions other than dishonorable, have elected to participate in Chapter 32, and been chosen for the Pilot Program.

Also available to active duty military.

Value: Varies. (Same as Chapter 32 program)

Entitlement may be transferred to a spouse or dependent child.

***Survivors and Dependents Educational Assistance Program* (Chapter 35)**

Eligibility: Be the spouse, surviving spouse, or child of a veteran who is totally disabled due to service connection, is deceased as the result of a service-connected disability, is forcibly detained by a foreign power or government, or is a POW or MIA. Must be 18 years of age and not more than 26, if a child. If a spouse, must be within a ten year period from date of death or beginning of eligibility.

Value: $404 per month for full-time pursuit of an education program. Proportionate amounts for less than full-time pursuit.

***Restored Entitlement Program for Survivors* (REPS) (Section 156)**
(formerly the Quayle amendment)

Eligibility: Applies to Armed Forces members who died while on active duty before August 31, 1981, or who died from disabilities incurred or aggravated by active duty before August 31, 1981. Payable to a surviving spouse for the youngest child in their care, if the child is 16 but under 18 years of age. Also payable to an unmarried child who is 18 but under 22 years of age and who is in attendance at an approved postsecondary school.

Value: Varies according to family income and Chapter 35 payable amounts.

***Vocational Rehabilitation for Veterans with Service Connected Disabilities* (Chapter 31)**

Eligibility: Determined by a counselor located at the Division of Veterans Affairs Regional Office based upon application by the disabled veteran.

Value: Pays for cost of tuition, fees, books, equipment and supplies. Also pays a monthly subsistence allowance which varies with the number of dependents but not less than $310 for a single person pursuing a program full time.

Other Special Veterans Programs

Omnibus Diplomatic Security and Anti-Terrorism Act of 1986 - A permanent program for anyone held captive and their dependents.

Value: Same as Chapter 35

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Also available to eligible persons are tutorial assistance, work-study benefits and special assistance for the educationally disadvantaged.

Application Procedure: Student applies to the approved institution of his/her choice to be accepted into an approved program. Student applies to the Division of Veterans Affairs Regional Office to establish eligibility. When an eligible

Other Special Veterans Programs *(cont'd)*

student enters school, the school will certify to the DVARO that student is in attendance.

Obtaining Information: For more information about educational financial assistance available to members of the military, contact the appropriate branch of service. Consult the U.S. Government listings (Defense Department) in the telephone book for the nearest recruiting office. Information is also available from high school guidance counselors or the Veterans Assistance Specialists on college campuses.

STATE-FUNDED PROGRAMS TO ASSIST STUDENTS

State-funded programs of financial assistance to North Carolina residents for postsecondary education may be classified as (1) programs designed to assure access to and choice among North Carolina's postsecondary educational institutions and (2) programs designed to provide a benefit for a special group of citizens such as the children of veterans. Responsibility of administration for Type 1 programs rests with the Board of Governors of The University of North Carolina; the North Carolina State Education Assistance Authority, an administrative unit of The University of North Carolina; or the Department of Community Colleges. Type 2 programs are the administrative responsibility of the primary agency serving the particular constituency. The programs shown in this section are listed by type.

This summary of financial aid resources will attempt to list only those types of financial assistance which are available to students throughout the state and can be used to attend most North Carolina institutions. Some types of financial assistance may be available for use only at the public or the private institutions, but because of the scope of the programs, they have been included. Also included are the various types of financial aid which may require the student to pursue a specific course of study or meet other general criteria to be eligible.

No attempt has been made to include the many forms of financial aid which are offered to students who are from a certain geographical area of the state or the types of financial aid available for students who plan to enroll in a specific postsecondary institution. To obtain information on local forms of financial aid, the student should contact local organizations, e.g., parent-teacher associations, unions, churches, civic and fraternal groups, professional organizations and industries in the area.

To obtain information about institutional-based programs, the student should contact the financial aid office of the institution(s) he/she is interested in attending.

American Indian Student Legislative Grant Program ***(AISLG)*** **-TYPE 1-**

Created by the North Carolina General Assembly in 1982, this is a special program of financial aid for needy resident North Carolina Indians.

Eligibility: A student must 1) be admitted or enrolled in a regular degree-granting program at one of the 16 constituent institutions of The University of North Carolina; 2) be classified as a North Carolina resident for tuition purposes; 3) have financial need, as determined by the institutional financial aid office; and 4) be a member of an Indian tribe recognized by the State of North Carolina or by the federal government. A doctoral study component was added to the AISLG program in 1985.

***American Indian Student Legislative Grant Program* (AISLG) (cont'd)**

Value: $500 maximum per academic year for full-time undergraduate or graduate students and a reduced amount proportional to academic load for part-time students. Fellowships at the doctoral level award $4,000 annually to eligible students who study at one of the UNC constituent institutions. Awards may be renewed annually, provided student has need and remains in good standing academically.

Application Procedure: Apply at any constituent institution of The University of North Carolina. Awards are determined by the financial aid officer at the institution.

Appropriated Grants **-TYPE 1-**

These consist of funds for financial aid to undergraduate students administered through the financial aid offices of the constituent institutions of The University of North Carolina and funds for graduate and first year professional students in those institutions administered by other institutional offices as appointed by the Chancellor.

Eligibility: North Carolina residents enrolled in good standing in the regular or summer sessions as full- or part-time undergraduate, graduate, or first professional degree candidates in constituent institutions of The University of North Carolina are eligible to apply. These awards are based on financial need as determined by the respective constituent institutions, using Federal Methodology.

Value: Awards will vary depending upon the cost of education at the institution, other available financial aid, and the financial resources of the student and/or family.

Application Procedure: Undergraduate level - Apply for general financial assistance using the procedure prescribed by the constituent institution of your choice. Graduate or first professional level - Contact the graduate dean of the program of your choice to obtain more information.

***Board of Governors Dental Scholarship Program* (BGDS)** **-TYPE 1-**

Eligibility: A student must be accepted for admission to the UNC School of Dentistry, be a resident of North Carolina, have financial need and express an intent to practice dentistry in North Carolina. The program encourages minorities to enroll in dental education.

Value: The scholarship provides an annual stipend of $5,000 plus tuition, mandatory fees and approved costs for certain instruments and supplies. Awards are renewable annually for a period of four years, provided the student makes satisfactory academic progress, continues to have financial need, and remains interested in dental practice in North Carolina.

***Board of Governors Dental Scholarship Program* (BGDS) (cont'd)**

Application Procedure: Student must be nominated by the UNC Dental School for the award. A special BGDS Selection Committee chooses eight recipients annually, subject to budget reductions.

***Board of Governors Medical Scholarship Program* (BGMS)** **-TYPE 1-**

Eligibility: The student must be accepted for admission to one of four medical schools in North Carolina: Bowman Gray School of Medicine of Wake Forest University, Duke University School of Medicine, East Carolina University School of Medicine and the University of North Carolina at Chapel Hill School of Medicine. The student must be a resident of North Carolina, have financial need, and express an intent to practice medicine in North Carolina. The program encourages minorities to pursue a medical education.

Value: Each scholarship provides a stipend of $5,000 a year plus tuition and mandatory fees. Awards are renewable annually for a period of four years, provided the student makes satisfactory academic progress, continues to have financial need, and remains interested in medical practice in North Carolina.

Application Procedure: The student must be nominated for the award by one of the four medical schools. A special BGMS Selection Committee chooses 20 recipients annually, subject to budget reductions.

***The Paul Douglas Teacher Scholarship Program* (PDTS)** **-TYPE 1-**
[Formerly Carl Perkins Scholarships and Congressional Teacher Scholarships]

The Paul Douglas Teacher Scholarships were named for the late Illinois Senator Paul Douglas who served in the United States Senate from 1948-1966. The U.S. Congress authorized the program of scholarships in 1985 and funded it under the Budget Reconciliation Act of 1986. The program in this state is administered by the North Carolina State Education Assistance Authority.

Eligibility: Recipient must be a United States citizen or National admitted to enroll or enrolled in an eligible institution of higher education that offers a program of instruction leading to at least an associate degree. Student must have ranked in top 10% of the high school graduating class or have GED test scores in the top 10% of the state or national test takers in the year of qualification. Beginning with the 1995-96 PDTS selection, this criterion may be waived for some students already enrolled in college who meet one of the special considerations criteria. An outstanding record of leadership and service in extracurricular activities is a prerequisite. Student must express an interest in becoming a teacher at the preschool, elementary or secondary level.

Value: Historically, 10 to 45 recipients are chosen annually. Awards are valued at $5,000 per year, but may not exceed the cost of attendance. Subject to Congressional appropriations, the awards may be renewed, provided the recipient continues to meet the requirements of the scholarship.

***Paul Douglas Teacher Scholarship Program* (PDTS) (cont'd)**

Application Procedure: Applications may be obtained each year from guidance counselors of public and private high schools in North Carolina and from the deans of education or financial aid officers at public and private postsecondary institutions in North Carolina. A student must be nominated by the school he is attending or plans to attend in order to be considered for the award. Priority consideration is given to individuals who 1) are residents of NC who enroll in a degree-granting program at a postsecondary institution in NC; 2) plan to teach students with disabilities; 3) intend to teach limited English proficient students; 4) plan to instruct preschool children; 5) plan to teach in inner city, rural or geographically isolated areas; 6) are from disadvantaged backgrounds, including racial and ethic minorities, individuals with disabilities and individuals from a low income background; 7) are women or minorities who plan to pursue teaching careers in mathematics and science; 8) are from groups historically underrepresented in teaching; and 9) have expressed an interest in teaching in one of the State's shortage areas. The application deadline is April 3, 1995. Recipients must sign and enter into a Promissory Note and Scholarship Agreement.

Teaching Obligation: Scholarship recipients are generally required to teach at the preschool, elementary or secondary level for two years for each year of scholarship assistance they receive. Recipients who teach in designated teacher shortage areas are obligated to teach one year for each year of scholarship assistance. Recipients who do not fulfill the teaching obligation are required to repay on a prorata basis the amount of the scholarships received, as well as the accrued interest at a substantial rate (8.38% in 1994-95).

Freshmen Scholars Program **-Type 1-**

This pilot program was funded by the North Carolina General Assembly in 1993 to recruit new students to five campuses of The University of North Carolina. Monies will be committed by the institutions for entering freshmen in the 1994-95 academic year.

Eligibility: Awards are available to resident high school seniors who plan to enroll at one of the following institutions: Fayetteville State University, North Carolina A & T State University, North Carolina Central University, Pembroke State University, and Winston-Salem State University. Eligibility criteria which will be set by the participating schools will include a minimum grade point average, minimum admissions standards, additional coursework required by the campus, and behavioral guidelines.

Value: The awards will cover tuition, fees, and books for the freshman year of college only and are non-renewable.

Application Procedure: Selection of recipients will be made by the respective campuses.

Incentive Scholarship Program (certain UNC Campuses) **-TYPE 1-**

Eligibility: Awards are for undergraduate students who enroll at Elizabeth City State University, Fayetteville State University, North Carolina A&T State University, North Carolina Central University, Pembroke State University, and Winston-Salem State University. The Scholarships are designed to attract highly qualified graduates of North Carolina high schools and community colleges. To be eligible, recipients must meet certain admissions standards, including specified grade-point averages, submit to standardized assessments and participate in required public service activities. A geographic requirement limiting participation to persons from certain northeastern counties is in effect at Elizabeth City State University.

Value: Awards vary, depending upon the cost of education at the institution, other available financial aid, and the financial resources of the student and/or family. Annual awards may not exceed $3,000 for any recipient and may be renewed, provided the recipient meets all applicable criteria.

Application Procedure: Contact the admissions or financial aid offices at a participating constituent institution of The University of North Carolina.

Incentive Scholarship Program for Native Americans **(ISPNA)** **-Type 1-**

Created by the 1994 General Assembly, this is a special program for resident North Carolina Native Americans and, in subsequent years, will be merged with the American Indian Student Legislative Grant (AISLG) Program.

Eligibility: A student must be 1) admitted or enrolled in a regular degree-granting program at one of the 16 constituent institutions of The University of North Carolina; 2) classified as a North Carolina resident for tuition purposes; 3) an entering first-time freshman or a first-time college transfer student at the junior level; and 4) a member of an Indian tribe recognized by the State of North Carolina or by the federal government. The scholarship is non-need based.

Value: Scholarships carry a maximum value of $3,000 per recipient per academic year, reduced by any amount of need-based aid (Federal Pell Grants, State Student Incentive Grants, Federal Supplemental Educational Opportunity Grants and American Indian Student Legislative Grants) the recipient may receive. Awards may be renewed annually, provided the student meets all eligibility criteria.

Application Procedure: Apply at any constituent institution of The University of North Carolina. Awards are determined based upon the recommendation of the financial aid office at the constituent institution.

Minority Presence Grant Program **-TYPE 1-**

The North Carolina General Assembly allocated funds to The University of North Carolina to increase the presence of minority students at each constituent institution. The Minority Presence Grant Program is comprised of the general program and the doctoral/law/veterinary medicine program.

Minority Presence Grant Program (cont'd)

General Program I

Eligibility: Grants are available to North Carolina residents taking at least three hours of degree-credit course work per semester at a UNC constituent institution where their race is in the minority (i.e. Black students at predominantly White institutions and White students at predominantly Black institutions). All recipients must demonstrate financial need.

Value: The amount of the award depends upon the financial need of the recipient and the availability of funds.

Application Procedure: Applications are available from the financial aid offices of the constituent institutions of The University of North Carolina.

General Program II

Eligibility: Grants are available to North Carolina residents taking at least three hours of degree-credit course work per semester at a UNC constituent institution who are Native Americans or other minority students. All recipients must demonstrate financial need.

Value: The amount of the award depends upon the financial need of the recipient and the availability of funds.

Application Procedure: Applications are available from the financial aid offices of the constituent institutions of The University of North Carolina.

Doctoral/Law/Veterinary Medicine Program

Eligibility: Grants are available to Black North Carolinians who are enrolled full time in a doctoral degree program at East Carolina University, North Carolina State University, the University of North Carolina at Chapel Hill and the University of North Carolina at Greensboro, in the Law School at the University of North Carolina at Chapel Hill, or in the School of Veterinary Medicine at North Carolina State University. Recipients must demonstrate financial need. Priority is given to students pursuing degrees in fields of study where Black participation has been low historically.

Value: Each recipient is awarded $4,000 (up to $4,000 for law) for the academic year, with an option of $500 in additional support for study during the summer.

Application Procedure: Applications are available from the appropriate graduate or professional school at the four participating universities. This program is administered by General Administration of The University of North Carolina.

North Carolina Community College Scholarship Program **-TYPE 1-**

Eligibility: Student must be a North Carolina resident enrolled at least part time in a curriculum program at one of the 58 institutions in the Community College System. Priority is given to students enrolled in college transferable

North Carolina Community College Scholarship Program (cont'd)

curriculum programs, persons seeking new job skills, women in non-traditional curricula, and students who participated in an ABE, GED, or High School Diploma program.

Value: 756 scholarships at $556.50 each will be awarded annually. Scholarships may be renewed each year.

Application Procedure: There are no special application forms for the scholarship. Each school selects its own recipients from applicants meeting the above criteria. Further information on the program may be obtained by contacting the financial aid office of the institution the student plans to attend.

Federal Direct Student Loan Program

A new student loan borrowing system called the Federal Direct Student Loan Program (FDSLP) began in 1994-95. It is designed to ultimately replace the Federal Family Education Loan Program (FFELP), described immediately hereafter. For more details on FDSLP, see page four of the booklet.

North Carolina's Federal Family Education Loan Program (FFELP)

North Carolina's Federal Family Education Loan Program, also known as the North Carolina Insured Student Loan Program, offers two types of low interest loans insured by the North Carolina State Education Assistance Authority. Loan funds are provided by North Carolina banks and other financial institutions, the Assistance Authority, and other organizations in North Carolina. The loans are principally available through a central lender, College Foundation Inc. of Raleigh, North Carolina.

Federal Stafford Loans **(Formerly Guaranteed Student Loans)** **-TYPE 1-**

Eligibility: The student must be a United States citizen, National or permanent resident alien who is also a North Carolina resident attending an eligible in-state or out-of-state institution or an out-of-state student attending an eligible institution in North Carolina. Students must be enrolled at least half time during the loan period. Programs of study must lead to a degree or certificate. Students must have received a determination of eligibility or ineligibility for a Federal Pell Grant and, to qualify for the federal interest subsidy, must demonstrate financial need. An unsubsidized Federal Stafford Loan also is authorized with the same terms and conditions for students who cannot demonstrate financial need.

Value: Students, may borrow up to $2,625 per year prior to completion of the first year of an undergraduate program; $3,500 for the second; and $5,500 for each academic year for the remainder of the undergraduate program. (Note: Lesser

***Federal Stafford Loans* (cont'd)**

amounts are allowed for programs that are shorter than 30 weeks in length.) Independent students may borrow additional amounts above these maximums depending on grade level and program length. Graduate or professional students may borrow up to $8,500 for each academic year. The aggregate limits are $23,000 for dependent undergraduate students and $46,000 for independent undergraduate students, and $138,500 for graduate or professional students (including any undergraduate debt).

Application Procedure: To apply for a Federal Stafford Loan, a student planning to attend a college or vocational school in North Carolina should:

(1) Get from the high school guidance office or college financial aid office the Free Application for Federal Student Aid (FAFSA);
(2) Complete the FAFSA according to the instructions provided, mark the form to give permission for the information to be sent to the state financial aid agency, and list the college(s) to receive the need analysis reports;
(3) Send the completed FAFSA to the processing agency at the address given on the form, in order to produce the required determination of eligibility for a Federal Pell Grant;
(4) Obtain the application-promissory note form from any high school guidance office, college, or vocational school financial aid office in North Carolina (unless the school has indicated that it will send the proper form only after receiving the analysis of the FAFSA) or the central lender in North Carolina, College Foundation Inc. (CFI), 2100 Yonkers Road, P.O. Box 12100, Raleigh, NC 27605-2100 (919/821-4771).
(5) Send the completed application-promissory note to the financial aid office at the college or vocational school the student will attend. The institution will certify the application and send it directly to CFI or to the student to forward to CFI; and
(6) CFI will notify the applicant and the college of the loan decision.

A student planning to attend an out-of-state college should follow the same procedure as for attending an in-state school. If there are special questions about obtaining a loan to enroll out of state, contact College Foundation Inc.

Repayment: For borrowers who qualify for the federal interest subsidy, the U.S. Department of Education pays the interest while the borrower is in school and prior to the beginning of the repayment period. Repayment must begin six months after enrollment ceases, but deferments may be granted under a variety of conditions set forth in federal law. For loans first disbursed after 6/30/94, the interest is a variable rate (not to exceed 8.25 percent) set annually for the 12-month period July 1 - June 30; the rate applicable through 6/30/95 is 7.43%.

Federal PLUS Loans to Parents

These loans to parents are the second part of North Carolina's Federal Family Education Loan Program. Principally available through the central lender, College Foundation Inc., these loans are for parents of dependent students enrolled in undergraduate programs of study. Federal PLUS Loans

Federal PLUS Loans to Parents (cont'd)

do not require the determination of eligibility for Federal Pell Grant or Federal Stafford Loan; however, parent borrowers may not have an adverse credit history and must show the ability to meet the monthly payments on the education loan.

Eligibililty: The borrower and the benefiting student must be a United States citizen, National, or permanent resident alien. The legal residence of the borrower must be North Carolina, unless the benefiting student is enrolled in an eligible institution in North Carolina. The student must be enrolled at least half time in a degree or certificate program in an eligible college or vocational school. PLUS Loan checks must be made co-payable to the parent borrower and the college.

Value: A parent of a dependent student may borrow up to the difference in the estimated cost of attendance and other student financial aid for each son or daughter meeting the eligibility requirements.

Interest Rate and Repayment Terms: For loans made after 6/30/94, the interest is a variable rate (not to exceed 9 percent) adjusted annually at July 1 over the life of the loan. The rate effective through June 30, 1995 is 8.38%. The repayment period begins when the loan is fully disbursed. The length of the repayment period depends on the total amount borrowed but normally does not exceed 10 years.

Application Procedure: Parents are advised to consider determining first if the student will qualify for an interest-subsidized Federal Stafford Loan. To apply for the Federal Stafford Loan, the student must complete and file the Free Application for Federal Student Aid (FAFSA), so that the student's college or vocational school can evaluate eligibility for a Federal Pell Grant as well as for the Federal Stafford Loan. Request Federal PLUS Loan application and information from College Foundation Inc., P.O. Box 12100, Raleigh, NC 27605-2100 (919/821-4771), the high school guidance office, or from the North Carolina school the student plans to attend. College Foundation Inc. notifies applicants of approval of loans.

NC Governor's Institute on Alcohol & Substance Abuse Public Policy Scholars Program **-Type 2-**

The Substance Abuse Services Section of the North Carolina Department of Human Resources allocated funds to the NC Governor's Institute on Alcohol and Substance Abuse to stimulate graduate student and health professional interest in substance abuse. Short term research studies that examine substance abuse issues and demonstrate their relevant health and public policy implications to North Carolina citizens are funded. At a televised Public Forum held in Raleigh, NC, scholars present their findings and recommendations to legislators, practitioners, researchers, and the general public.

Eligibility: Awards are available to North Carolina graduate and medical students, postdoctoral fellows and medical residents in academic health sciences programs connected with North Carolina universities.

NC Governor's Institute on Alcohol & Substance Abuse Public Policy Scholars Program (cont'd)

Value: Awards are $2,500 per academic year, and 10-12 recipients are chosen annually.

Application Procedure: Potential applicants should request information and an application form from the NC Governor's Institute on Alcohol & Substance Abuse, Inc., P.O. Box 13374, Research Triangle Park, NC 27709 (919/990-9559).

North Carolina Legislative Tuition Grant Program (NCLTG) **-TYPE 1-**

The North Carolina Legislative Tuition Grant program was created by the 1975 General Assembly and is administered by the North Carolina State Education Assistance Authority. It was designed by the General Assembly to assist residents wishing to attend a North Carolina private college or university to meet the higher costs of tuition and related educational expenses.

Eligibility: Student must 1) be eligible for in-state tuition rates under the terms and conditions of the current Residence Manual of The University of North Carolina, 2) be enrolled full time as an undergraduate in a private college or university in North Carolina, 3) be certified as eligible under NCLTG Regulations and 4) not be enrolled in a program of study the objective of which is the attainment of a degree in theology, divinity, or religious education or in any other program of study that is designed primarily for career preparation in a religious vocation.

Value: The maximum award for 1994-95 is $1,250 per year or $625 per semester, subject to budget reductions. This program is not based on financial need.

Application Procedure: Applications are available from the financial aid offices of the 37 eligible private colleges and universities in North Carolina.

North Carolina National Guard Tuition Assistance Program (TAP) **-TYPE 2-**

Eligibility: Student must be an active member of the North Carolina Army or Air National Guard and remain a member of the National Guard for two years following the end of the academic period for which tuition assistance is provided. Student must enroll in an eligible business or trade school, private or state educational institution in North Carolina. Student may not be enrolled in a program designed primarily for preparation in a religious vocation.

Value: Up to $750 per year for tuition assistance, for a maximum of $4,000, subject to annual renewal.

Application Procedure: Request application and information from National Guard member's unit of assignment.

North Carolina Principal Fellows Program ***(PFP)*** **-Type 1-**

Created by the 1993 General Assembly, this program was established to train qualified teachers to enter administrative level positions in the field of public education. The program is designed to provide a full year of academic study at the master's level, followed by a one year internship in a school system. A 12-member Principal Fellows Commission selects the scholarship loan recipients of the program.

Eligibility Students must 1) be admitted to a master's program in school administration in a participating institution; 2) be classified as a North Carolina resident for tuition purposes; 3) sign and enter into a promissory note and scholarship agreement with the Authority, promising to seek and obtain employment as an assistant principal or principal in a public school or a United States government school in North Carolina for four years.

Value: Up to 200 awards at a value of $20,000 per year of full-time study.

Application procedure: Contact the Director, Principal Fellows Program, UNC General Administration, P.O. Box 2688, Chapel Hill, NC 27515-2688, or a participating program in school administration.

Service Obligation: Recipients who graduate with a master's degree in school administration may cancel their loans through service in North Carolina. Should the individual not complete the program or not serve in an eligible school administration position, the debt must be repaid in cash at an interest rate of 10 percent within a period of 12 years or less.

North Carolina Student Incentive Grant ***(NCSIG)*** **-TYPE 1-**

This program is offered by the North Carolina State Education Assistance Authority through College Foundation Inc.

Eligibility: Applicant must 1) be a U.S. citizen, 2) be a North Carolina resident, 3) be enrolled or accepted for enrollment on a full-time basis at a North Carolina postsecondary institution, 4) not be enrolled in a program designed primarily for career preparation in a religious vocation, and 5) maintain satisfactory academic progress. Award is available to undergraduates who demonstrate "substantial financial need."

Value: Awards range from $200 to $1,500 per year under the North Carolina program, depending on financial need. The average NCSIG award is approximately $800.

Application Procedure: Student must 1) complete and file the Free Application for Federal Student Aid (FAFSA), 2) show on the form that North Carolina is his/her state of legal residence, 3) mark "yes" on the form, giving the U.S. Department of Education permission to send the financial information to College Foundation Inc., and 4) list at least one North Carolina college, university, technical or vocational school in the release section of the form. The deadline for applying is March 15 of each year.

North Carolina Student Loan Program for Health, Science, and Mathematics **-TYPE 1-**

This program was formerly known as the North Carolina Medical Student Loan Program and is operated as a special program department of the NC State Education Assistance Authority.

Eligibility: Legal residents of North Carolina accepted as full-time students in accredited associate, baccalaureate, master's or doctoral programs leading to a degree are eligible for this program. Studies must be in Medicine, Dentistry, Optometry, Osteopathic Medicine, Chiropractic Medicine, Podiatry, Veterinary Medicine, Pharmacy, Nursing, Public Health, Medical Social Work, Medical Technology, Cytotechnology, Occupational Therapy, Occupational Therapy Assisting, Physical Therapy, Physical Therapy Assisting, Dental Hygiene, Computer and Information Sciences, Engineering, Engineering and Engineering Related Technologies, Electrical and Electronical Technologies, Computer Technology, Electrical Technology, Electronic Technology, Laser Electro-Optic Technology, Biology Education, Physical Science Education, Chemistry Education, and Mathematics Education. Student may attend a North Carolina postsecondary institution or an eligible out-of-state institution. Award recipients are chosen according to major, academic capabilities, and financial need.

Value: Maximum loans range from $2,500 to $7,500 a year depending on the degree level. Loans are renewable annually on satisfactory academic progress. Loans must be supported by a promissory note with notarized signatures from the recipient and two sureties.

Application Procedure: Student should request information and application as soon as possible after January 15 from the North Carolina Student Loan Program for Health, Science, and Mathematics, P.O. Box 20549, Raleigh, NC 27619-0549 (919/571-4178).

Repayment: In-school interest rate is 4%. The out-of-school interest rate ranges from 9% to 15%, depending upon the circumstances of repayment. Cash repayment on an installment basis begins 90 days or less after completion of course work or training. Under specified conditions, certain loan recipients in qualifying disciplines may have their loans cancelled through practice service in North Carolina.

North Carolina Teaching Fellows Scholarship Program **-TYPE 2-**

This program was adopted and funded by the 1986 North Carolina General Assembly as part of a 10-point teacher recruitment plan proposed by the Public School Forum of North Carolina. The first recipients of North Carolina Teaching Fellows Scholarships were named in 1987.

Eligibility: Applicants must be North Carolina residents currently enrolled as high school seniors. Selection is made on the basis of high school grades, class standing, SAT scores, writing samples, community service, extracurricular activities, and references from teachers and members of the community. Interviews at the local and regional levels are required. Recipients must be accepted for admission to one of the following postsecondary institutions in North

***North Carolina Teaching Fellows Scholarship Program* (cont'd)**

Carolina: Appalachian State University, East Carolina University, Elon College, Fayetteville State University, Meredith College, North Carolina A & T State University, North Carolina Central University, North Carolina State University, Pembroke State University, UNC Asheville, UNC Chapel Hill, UNC Charlotte, UNC Greensboro, UNC Wilmington, and Western Carolina University. Applicants are screened by two committees, one from the applicant's local school district, and the other from the educational region in which the applicant lives. Candidates recommended by the selection committees are interviewed by the Regional Screening Committees. Financial need is not a selection criteria.

Value: Subject to continuing legislative appropriations, up to 400 Teaching Fellows may be selected annually from area high schools. The amount of the award is $5,000 per year and is renewable for four years of college.

Application Procedure: Applications are available through high school guidance offices and from the North Carolina Teaching Fellows Commission, Koger Center, Cumberland Bldg., 3739 National Dr., Suite 210, Raleigh, NC 27612 (919/781-6833). The application deadline is in November and awards are named in April.

Teaching Obligation: Scholarship recipients are required to teach in a North Carolina public school for one year for each year of scholarship assistance they receive. They have seven years from the date of college graduation to repay the loan, either through service or cash repayment at 10% interest.

North Carolina Veterans Scholarships **-TYPE 2-**

Eligibility: Award is available to children of certain deceased or disabled veterans or of veterans who were listed as POW/MIA. Veteran must have been a legal resident of North Carolina at time of entry into service, or child must have been born in North Carolina and resided there continuously.

Value: Full scholarships provide for four academic years of free tuition, room and board allowances and mandatory fees at state-supported institutions. Limited scholarships provide free tuition and mandatory fees. The yearly value at private institutions is $3,000 (full) and $1,200 (limited). Awards may be used for either undergraduate or graduate study.

Application Procedure: For information concerning this scholarship, contact the North Carolina Division of Veterans Affairs, 325 N. Salisbury Street, Raleigh, NC 27603 (919/733-3851). The Division of Veterans Affairs notifies applicants of approval of benefits.

Nurse Education Scholarship Loan Program (NESLP) **-TYPE 1-**

This program was first funded by the 1989 North Carolina General Assembly as part of a series of initiatives designed to reduce the shortage of practicing nurses in North Carolina. NESLP is administered by the North Carolina State Education Assistance Authority.

Nurse Education Scholarship Loan Program (NESLP) (cont'd)

Eligibility: NESLP awards are available through the financial aid offices of North Carolina colleges and universities that offer nurse education programs which prepare students for licensure in North Carolina as a Licensed Practical Nurse (LPN) or a Registered Nurse (RN). Awards are based upon financial need and other factors such as academic performance. A student interested in the NESLP program should contact the financial aid office at any of the 56 Department of Community College institutions, 11 constituent institutions of The University of North Carolina, or five private colleges and universities offering nurse education instruction.

Value: NESLP awards range from $400 to $5,000, depending upon the student's demonstrated financial need, cost of instruction, other financial assistance and the amount of funding available through NESLP. The maximum award for students enrolled in Associate Degree Nursing (ADN) and Practical Nurse Education (LPN) programs is $3,000. The maximum award for students enrolled in a baccalaureate (BSN) program is $5,000.

Application Procedure: Contact the financial aid office at the participating North Carolina college or university offering the level of nurse education instruction desired. Recipients must execute a Promissory Note.

Repayment: Recipient enters into a contract with the State of North Carolina to work full time as a licensed nurse in North Carolina. A minimum of six months consecutive full-time employment with one employer is required to qualify for service cancellation. Loans not repaid through service must be repaid in cash. The interest rate for cash repayment is 10% from the date of disbursement. Student has up to seven years to repay loan in service or ten years to repay loan in cash.

Nurse Scholars Program (NSP) **-TYPE 1-**

Created by the 1989 General Assembly, this program was designed to address the shortage of trained nurses practicing in North Carolina. The first recipients were funded for the 1990-91 academic year. NSP is administered by the North Carolina State Education Assistance Authority.

Eligibility: The Nurse Scholars Program is a competitive, merit-based scholarship/loan program available to students who have chosen to enter the nursing profession. An 11-member Nurse Scholars Commission selects recipients for the award on the basis of superior academics, leadership potential, and desire to practice nursing on a full-time basis in North Carolina. Recipients must be U.S. citizens and North Carolina residents. Students must plan to enter a nursing program at one of the North Carolina colleges, universities or hospitals that offer nurse education programs which prepare students for licensure as a Registered Nurse (RN). Financial need is not a criterion.

***Nurse Scholars Program* (NSP) (cont'd.)**

Undergraduate Program

Value: The annual value of the award is based upon the type of nurse education sought. Candidates for the Associate degree in nursing will receive $3,000 per year; for the diploma in nursing, $3,000; and for the Bachelor of Science in nursing, $5,000 or $3,000 per year. The scholarship is renewable. Subject to legislative funding, up to 450 scholarship/loans will be awarded annually.

Application Procedure: Interested students may obtain an application from any of the participating schools offering nurse education programs, guidance offices in the high schools in North Carolina and from the State Education Assistance Authority.

Repayment: Recipient enters into a contract with the State of North Carolina to work full time as a nurse in North Carolina. Twelve months of service as a full-time nurse cancels one full year of NSP support. A minimum of six months consecutive full-time employment with one employer is required to qualify for service cancellation. Service repayment must be completed within seven years from graduation. The interest rate for cash repayment is 10%.

Masters Program

Value: The annual value of the award is $6,000, renewable for a second year of full-time study toward the masters degree in nursing. Subject to legislative funding, up to 25 masters scholarship/loans will be awarded annually.

Application Procedure: Applicant must be unconditionally admitted to a participating North Carolina masters in nursing program. Interested students should contact the nursing department at the school they plan to attend to obtain an application.

Repayment: Recipient enters into a contract with the State of North Carolina to work full time as a masters prepared nurse or to teach in a nurse education program in North Carolina. Twelve months of service as a full-time nurse cancels one full year of NSP support. A minimum of six months consecutive full-time employment with one employer is required to qualify for service cancellation. Service repayment must be completed within seven years from graduation. The interest rate for cash repayment is 10% and must be completed within ten years from graduation.

***Prospective Teacher Scholarship Loans* (PTSL)** **-TYPE 2-**

Eligibility: Recipients must be North Carolina residents and are selected on the basis of GPA, SAT scores, class rank, congressional district, recommendations, and certification areas of need. Recipients must attend one of the 46 public or private North Carolina colleges or universities with an NC approved education program or enroll in a technical institute or community college with a transfer program.

Prospective Teacher Scholarship Loans (PTSL) (cont'd)

Value: Recipients in teaching fields receive up to $2,000 per academic year for up to four years of undergraduate study, and recipients in special services areas (i.e., school psychologists, school counselors, speech language specialists and audiologists) receive up to $2,000 per academic year for the minimum number of years required to earn an entry level degree. All recipients must obtain a license from the NC Department of Public Instruction (DPI) upon completion of their course work. Recipients must maintain a 2.0 average during the freshman year of college and a 2.5 cumulative average each subsequent year to remain eligible for the scholarship loan.

Application Procedure: Applications may be obtained in December from high school counselors or college financial aid offices and schools of education. Completed applications are due in mid-February and should be directed to Division of Teacher Education/Personnel Services, NC Department of Public Instruction, 301 N. Wilmington St., Raleigh, NC 27601-2825. Awards will be announced in May.

Repayment: One year of the loan will be forgiven for each full year the recipient teaches or works as a special services professional in a North Carolina public school. If the scholarship loan is canceled or the recipient does not repay the scholarship loan through service, the amount of the loan and accrued interest (6%) must be repaid by the recipient.

Rehabilitation Assistance for Visually Handicapped **-TYPE 2-**

Eligibility: Student must be legally blind or have a progressive eye condition which may result in blindness, thereby creating an impediment to employment for the individual. It is presumed that an individual can benefit from vocational rehabilitation services, but it must be shown that an individual requires vocational rehabilitation services to remove the impediment to employment. The focus is on integrated competitive employment. Student must be a North Carolina resident enrolled in a full-time undergraduate or graduate program at a North Carolina postsecondary institution.

Value: The amount of the assistance is based on need. The assistance covers tuition, fees, books and supplies and reader service.

Application Procedure: Applicant should contact the Chief of Rehabilitation Services, Division of Services for the Blind, 309 Ashe Avenue, Raleigh, NC 27606 (919/733-9700).

Social Worker's Education Loan Program (SWELF) **-Type 1-**

Created by the 1994 General Assembly, this is a program to attract trained social workers into public child welfare positions in county departments of social work in the State. It will be administered by the North Carolina State Education Assistance Authority in conjunction with the Department of Human Resources.

Social Worker's Education Loan Program (SWELF) (cont'd)

Eligibility: A student must 1) be admitted or enrolled in a bachelor's or master's of social work program at a constituent institution of The University of North Carolina; 2) be classified as a North Carolina resident for tuition purposes; 3) sign and enter into a promissory note and scholarship agreement with the Authority, promising to accept employment as a public child welfare worker in a rural or need-based county upon completion of the educational program.

Value: 25 awards at a maximum value of $4,000 per year for students pursuing a bachelor's of social work degree and ten $5,000 awards per year for students pursuing a master's of social work degree. The loan is renewable for a maximum of two years of undergraduate study or two years of study at the master's level.

Application Procedure: Apply at any constituent institution of The University of North Carolina that awards a CSWE accredited bachelor's or master's degree in social work.

Service Obligation: Recipients who graduate with a bachelor's or master's of social work degree may cancel their loans through service of one year as a public child welfare social worker in a designated rural or other need-based area of North Carolina for each year of the award. Cash repayment will be at 10% annual interest. Recipients who do not graduate from the social work educational program must repay the loan at an interest rate not to exceed 15% annually.

State Contractual Scholarship Program (SCSF) **-TYPE 1-**

This program was created by General Statute in 1971 and is administered by the North Carolina State Education Assistance Authority. It was designed by the General Assembly as a state-appropriated scholarship fund at each eligible North Carolina private college or university to assure that needy North Carolinians who wished to do so might attend a private institution.

Eligibility: Student must be a resident of North Carolina for tuition purposes, enrolled full or part time as an undergraduate in an approved North Carolina private college or university. The student must not be enrolled in a program of study the objective of which is the attainment of a degree in theology, divinity, or religious education or in any other program of study that is designed by the institution primarily for career preparation in a religious vocation.

Value: Each eligible school receives up to a maximum of $550 per North Carolina resident undergraduate enrolled, and the total allocation is awarded to needy North Carolina students at the institution. Individual awards are based on financial need and are at the discretion of the financial aid office.

Application Procedure: Recipients are chosen by the financial aid offices of the 37 eligible private institutions in North Carolina.

Teacher Assistant Scholarship Loan **-TYPE 2-**

Eligibility: Applicant must be a legal resident of North Carolina, must have a minimum of one year experience as a teacher assistant, as well as being currently employed as a full-time teacher assistant in an instructional area in a K-12 public school in North Carolina, and must remain employed as a full-time teacher assistant in an instructional area while pursuing teacher licensure, except for the methods semester and/or student teaching semester. Applicants must already hold a bachelor's degree, or provide proof of having already completed the general college courses, and apply to and be formally admitted to the Department of Education. Applicant must have the endorsement of the superintendent of the employing LEA. Such endorsement indicates the superintendent's assessment that the recipient shows promise to become a licensed teacher and indicates the LEA's willingness to give the recipient priority consideration for employment when licensed.

Value: Scholarship loans are in an amount up to $1,200 annually. The maximum a recipient may receive toward earning certification is $4,800. The number of awards per year is dependent upon state funding.

Application Procedure: Applications are available from school principals or superintendents. The award of scholarships is prioritized according to the highest degree held by applicants. Recipients are chosen on the basis of recommendations, congressional district, and need for the certification area sought.

Vocational Rehabilitation Program **-TYPE 2-**

Eligibility: In order to qualify, a student must have a mental or physical disability which is a handicap to employment. There must also be a reasonable expectation that as a result of vocational rehabilitation services, the person may become gainfully employed. Each program is designed individually with the student.

Value: The amount of the award is based on need and the type of program in which the individual is enrolled. It generally pays for tuition and fees and for some books and supplies. In some cases, supportive services, such as interpreter services, attendant services and transportation, are covered.

Application Procedure: Contact the Vocational Rehabilitation office nearest the student's home, or contact the North Carolina Division of Vocational Rehabilitation Services, P.O. Box 26053, 805 Ruggles Driv Raleigh, NC 27611-6053 (919/733-3364).

PRIVATELY-FUNDED NORTH CAROLINA PROGRAMS

The following programs are funded from private sources and are available to North Carolina residents under the conditions described herein. This is not an exhaustive list. There are many privately-funded grant or scholarship programs operated in conjunction with individual educational institutions. Your best source of information about privately-funded programs is the financial aid office of the college or university of your choice.

American Society of Highway Engineers Scholarships

Eligibility: The applicant must be a U.S. citizen or a resident alien who is enrolled in, or planning to enroll in, a four year college program (in-state or out-of-state), leading to a bachelor's degree in a transportation-related field, preferably civil engineering. Selection criteria include academics, work experience, leadership positions, and career goals.

Value: Three scholarships of $500 will be provided annually. The award is nonrenewable.

Application Procedure: Applications are available from the Carolina Triangle Section of the American Society of Highway Engineers, 5800 Faringdon Place, Suite 105, Raleigh, NC 27609. The scholarship deadline is March 31. Scholarship awards will be presented at the Society's meeting in late May.

Aubrey Lee Brooks Scholarships

These scholarships were established in 1955 by a trust agreement of the late Aubrey Lee Brooks to provide scholarships to high school graduates from an 11-county area of North Carolina. In 1993, the program was expanded to include three additional counties. The North Carolina State Education Assistance Authority provides central administration for the Brooks Foundation.

Eligibility: The award is available annually to 17 graduating seniors who plan to attend North Carolina State University, the University of North Carolina at Chapel Hill, or the University of North Carolina at Greensboro. Brooks recipients must reside in one of the following counties: Alamance, Bertie, Caswell, Durham, Forsyth, Granville, Guilford, Orange, Person, Rockingham, Stokes, Surry, Swain or Warren. One additional scholarship each is awarded to a student from the cities of Greensboro and High Point and to a senior at the North Carolina School of Science and Mathematics. The award is made on the basis of academic standing, character, leadership, financial need, and the will of the recipient to help himself or herself prepare for a career as a useful and informed citizen.

Value: The scholarship provides for a stipend of approximately one-half of the cost of an undergraduate education. The maximum award for the 1994-95 academic year is $3,500. The award is renewable, provided the recipient has continued financial need, remains enrolled full time at an eligible institution, and maintains good standards of scholarship and deportment.

Aubrey Lee Brooks Scholarships (cont'd)

Application Procedure: Application forms are available from the high school guidance counselor at accredited public and private high schools in eligible North Carolina counties. Applicants must also file the Free Application for Federal Student Aid (FAFSA).

Carolina Power and Light Scholarship Program

Eligibility: Recipient must be a North Carolina resident enrolled or planning to enroll as a full-time student in a course of study leading to a two year technical degree or community college transfer degree at one of the 34 institutions located in the CP&L service area. Selection criteria include scholastic achievement, financial need, participation in extracurricular activities, and a demonstrated interest in a technical or community college transfer degree.

Value: 34 scholarships valued at $550 each are awarded annually. Checks are issued jointly to the recipient and the institution each quarter ($200/175/175). The scholarship may be renewed, provided recipient continues full-time enrollment, maintains a passing grade average at or above the level required for graduation, and continues enrollment in a degree program at the institution from which he/she received the scholarship award.

Application Procedure: One recipient will be selected annually by a scholarship committee at each eligible institution. For more information, contact the financial aid office of the institution you plan to attend.

Carolina Power and Light Company Community College Scholarship Program -- Electrical Installation and Maintenance or Air Conditioning, Heating, and Refrigeration

Eligibility: Recipient must be a North Carolina resident in the service area of Carolina Power and Light Company (CP&L). He/she must enroll as a full-time student in a course of study leading to a vocational diploma in "Electrical Installation and Maintenance" or "Air Conditioning, Heating, and Refrigeration" at one of the 12 colleges in the CP&L service area which offer both programs. Selection criteria include scholastic achievement, financial need, and participation in extracurricular activities.

Value: 12 scholarships valued at $725 each are awarded annually. Checks are issued jointly to the recipient and the institution each quarter ($200/175/175/175). The Scholarship may be renewed, provided the recipient continues full-time enrollment at the institution from which he/she received the scholarship and maintains a GPA at or above the level required for graduation.

Application Procedure: One recipient will be selected annually by a scholarship committee at each eligible institution. For more information, contact the financial aid office of the institution you plan to attend.

Disabled American Veterans Auxiliary National Education Loan Fund

The National Education Loan Fund is supported by the auxiliaries of the Disabled American Veterans. The purpose of the program is to provide interest free loans to postsecondary students.

Eligibility: Recipients must be FULL PAID LIFE MEMBERS or the children of FULL PAID LIFE MEMBERS of the Disabled American Veterans Auxiliary. Students must enroll full time in a college, university, or vocational school within the United States and must maintain a 2.0 GPA each semester in order to be considered for renewal.

Value: Up to $1,000 per year, depending on available funding, current grades of the student, and financial need. If the loan is granted, a check will be sent directly to the school on behalf of the student.

Application Procedure: Contact the National Education Loan Fund Director, Disabled American Veterans Auxiliary, 3725 Alexandria Pike, Cold Springs, KY 41076, no later than March 1.

Repayment: Billing for repayment will begin 90 days after graduation or immediately upon withdrawal from school. Repayment amounts will be structured so that the loans can be repaid within seven years or less. The minimum amount of the repayment is $50 per month.

James Lee Love Scholarships

Established by a Trust Agreement, these scholarships were first awarded in 1989. The Love Scholarship program is administered by the North Carolina State Education Assistance Authority.

Eligibility: The award is available to a full-time North Carolina resident undergraduate with financial need approximately the same amount as the fixed annual stipend. The recipient must be enrolled at one of the 16 constituent institutions of The University of North Carolina. Only one award is made each year at each institution and is nonrenewable.

Value: The amount of the award depends on the annual income from the trust. The Love Scholarship for 1994-95 is $3,000.

Application Procedure: There is no special application form for the Love Scholarship. The recipient is chosen by the financial aid officer at the constituent institution.

The Governor James G. Martin College Scholarships

These scholarships were established by the Public Service Company of North Carolina, Inc. to honor former Governor James G. Martin for his service to the State of North Carolina. The program is administered by the North Carolina State Education Assistance Authority in cooperation with North Carolina's four year public and private postsecondary institutions.

The Governor James G. Martin College Scholarships (cont'd)

Eligibility: The Martin College Scholarships will be awarded annually to entering college freshmen who are chosen during the lifetime of Governor Martin. Student must be a U.S. Citizen and a North Carolina resident. Recipient must enroll on a full-time basis at one of the public or private four year postsecondary institutions located in North Carolina for the first term for which he or she is chosen for the award. Criteria for selection include exceptional academic merit, diverse extracurricular activities with particular emphasis on community service, and evidence of strong leadership.

Value: Five scholarships valued at $1,000 each will be awarded annually. The scholarship is renewable for up to five years of undergraduate study, provided the student remains enrolled full time, maintains at least a "C" average, and otherwise remains in good standing at an eligible school.

Application Procedure: Applications are available at the financial aid offices of the 49 eligible institutions in North Carolina. The application deadline for 1995 is April 3. Each school may nominate one individual for the Martin College Scholarship. Recipients will be selected by the Board of Directors of the Authority in May.

Navy League Scholarship

Eligibility: Four scholarships are available to entering college freshmen. Applicant must be a U.S. citizen and a high school graduate under the age of 25. Awards are based on academic performance, financial need, motivation, and character. Preferred applicants are those who 1) have demonstrated an interest in mathematics, engineering and/or science, and 2) are the children of current or former members (including deceased members) of the U.S. Navy, Marine Corps, Coast Guard, and U.S. Flag Merchant Marine.

Value: Scholarships in the amount of $3,000 each will be made available to entering college freshmen in the fall of 1995.

Application Procedure: Applications are available from the Navy League Scholarship Program, 2300 Wilson Blvd., Arlington, VA 22201-3308. Applicant must provide parents' federal income tax return, a high school transcript, letters of reference, and a personal statement on career goals and objectives. All applications must be received by the Navy League by April 1, 1995.

Navy League Scholarship - All Wives Welfare Council

Eligibility: Award is available to a high school graduate or the equivalent with a minimum GPA of 3.0. Applicant must enroll or be enrolled full time. Awards are based on academic performance, extracurricular activities, character, and demonstration of an appreciation of the laws, tradition, and values of the United States. Preference is given to applicants who 1) are dependents of personnel who were permanently stationed at the U.S. Naval Facility in the Philippines (Subic Bay, Cubi Point or San Miguel) or dependents of personnel attached to a ship home ported at the U.S. Naval Facility in the Philippines

Navy League Scholarship - All Wives Welfare Council (cont'd)

from 1980 through 1992 and 2) dependents of current or former members (including deceased members) of the Navy, Marine Corps, and other members of the U.S. Armed Forces or Department of Defense civilian employees, including DOD school teachers.

Value: Three scholarship grants of $3,000 each will be made to students pursuing an undergraduate education at an accredited university, college, trade or vocational school. Student must reapply each year.

Application Procedure: Applications are available from the Navy League Scholarship Program, 2300 Wilson Blvd., Arlington, VA 22201. The application deadline is April 1, 1995. Grant recipients will be notified by May 1, 1995.

North Carolina Association of Insurance Agents Scholarship

Eligibility: Student must be a North Carolina resident pursuing a bachelor's degree at a community college, college or university in any state. Financial need and academic merit are considered in making the award. Student must be sponsored by an independent insurance agent who is a member of the Association.

Value: Maximum award is $1,000. Amount of the award is based on financial need. Currently, the program is providing assistance to some 60 college students in varying amounts.

Application Procedure: Applications are available from the North Carolina Association of Insurance Agents, Inc., P.O. Box 10097, Raleigh, NC 27605 (919/828-4371) or from your local independent insurance agent. The application deadline is April 1.

North Carolina Bar Association Scholarship (NCBA)

Eligibility: Award is available to natural or adopted children of a North Carolina law enforcement officer who was killed or permanently disabled in the line of duty. Application must be made before the student reaches his/her 27th birthday. Recipient must be enrolled or accepted for admission in a college, vocational training school or other educational institution approved by the Scholarship Committee of the Young Lawyers Division of the North Carolina Bar Association. Selection is made on the basis of financial need and merit.

Value: Student may receive up to $2,000 per academic year (but not more than a total of $8,000 for any educational program).

Application Procedure: Applications may be obtained from the North Carolina Bar Association, P.O. Box 12806, Raleigh, NC 27605 (919/677-0561). The application must be received by April 15 each year.

North Carolina 4-H Development Fund Scholarships

Eligibility: Recipient must 1) be a resident of North Carolina, enrolling as an undergraduate in a four year accredited North Carolina college or university or a junior college in the state, provided the program of study selected is transferable to a four year college; 2) have an outstanding record of 4-H Club participation and achievement; 3) possess an excellent high school academic record; 4) demonstrate an aptitude for college work through SAT scores; and 5) have financial need.

Value: The amount of the award ranges from $500 to $1,200 and is nonrenewable.

Application Procedure: Applications are available in the fall through each county cooperative extension office in North Carolina.

North Carolina Masonry Contractors Association Scholarships

Eligibility: Recipient must be an employee of one of the member companies of the North Carolina Masonry Contractors Association or be chosen by its board of directors from applicants who have expressed an interest in masonry or a related program. Selection criteria include scholastic achievement, individual financial need, and participation in outside activities.

Value: One scholarship valued at $750 will be awarded annually. Checks are issued jointly to the recipient and the institution in three installments ($200/150/150). The scholarship may be renewed, provided the recipient continues full-time enrollment at a college in the Community College System and maintains a GPA at or above the level required for graduation.

Application Procedure: The application deadline is July 20. Selection will be made by a scholarship committee composed of the NCMCA Board of Directors and a representative of the Department of Community Colleges. Notification to the recipient will be made on or before September 1. For more information, contact the financial aid office of the institution you plan to attend.

North Carolina Petroleum Marketers Association Scholarships (NCPMAS)

Eligibility: Applicant must be an employee of the North Carolina Petroleum Marketers Association or child of an NCPMA member. Student must elect to attend one of the 58 institutions in the North Carolina Community College System. All scholarships are awarded without regard to sex, race, color, creed, religion, or national origin.

Value: Scholarships are valued at $500 each. Ten awards are made per year. The scholarships are distributed in three payments: $200 for the fall quarter and $150 each for the winter and spring quarters. Scholarship checks are issued jointly to the recipient and the institution.

Application Procedure: Applications are available at each of the community college institutions and through the offices of the members of the North Carolina Petroleum Marketers Association.

North Carolina Sheriffs' Association Undergraduate Criminal Justice Scholarships

Eligibility: Award is available to a full-time North Carolina resident undergraduate majoring in criminal justice. First priority in selection is given to a son or daughter of any law enforcement officer killed in the line of duty. Second priority is given to a son or daughter of any sheriff or deputy sheriff who is deceased, retired (regular or disability), or is currently active in North Carolina law enforcement. Third priority is given to any resident criminal justice student meeting the institution's academic and financial need criteria. Student must attend one of the ten state institutions eligible to participate in the criminal justice program: Appalachian State University, East Carolina University, Elizabeth City State University, Fayetteville State University, North Carolina Central University, North Carolina State University, Pembroke State University, the University of North Carolina at Charlotte, the University of North Carolina at Wilmington, and Western Carolina University.

Value: Nonrenewable awards are valued at $2,000 each. Ten Awards are made per year.

Application Procedure: Recipients of the scholarship are chosen by the financial aid office at the constituent institution of The University of North Carolina which the student plans to attend or is currently attending. The student must then obtain a letter of recommendation from the sheriff of the county in North Carolina where he or she resides.

North Carolina Vietnam Veterans, Inc. Scholarship Program (NCVVI)

Eligibility: Recipient must be a current resident of North Carolina who is a Vietnam Veteran, spouse, child, foster child, adopted child, or grandchild of a Vietnam Veteran. Scholarships are awarded without regard to race, sex, religion, age, or national origin for study at an accredited institution that offers degrees, certificates of completion, or professional licenses. Preference will be given to applicants pursuing an undergraduate degree or license. Some awards are reserved for study at junior colleges and trade schools.

Value: Scholarships are valued at $500 a year, with a maximum cumulative award of $2,000 over a four year period. Monies will be paid directly to the recipients on a reimbursement basis. On the presentation of current paid receipts to the Scholarship Administrator of the Fund, a check will be drawn for the student for tuition, fees, and books. Awards may be renewed in subsequent years, provided the recipient reapplies for the scholarship and maintains a GPA of 2.25 or better.

Application Procedure: Applications can be obtained by writing to NCVVI, P.O. Box 10333, Raleigh, NC 27605 (919/846-2638), or from a local high school guidance counselor. The application deadline is February 28. Applicant must provide a copy of the Department of Defense Form DD214 (regarding veteran service), birth certificate, personal profile giving anticipated profession, and essay relating to Vietnam or Vietnam Veterans.

Southern Bell Telephone and Telegraph Community College Scholarship Program

Eligibility: Recipient must be a North Carolina resident enrolled or planning to enroll full time in a degree or diploma program at one of the 21 institutions located in the Southern Bell service area. Students with the greatest financial need are given top priority. Secondary consideration is given to applicants whose job skills have become obsolete because of economic recession in their job fields.

Value: 46 scholarships valued at $500 each are awarded annually. Checks are issued jointly to the recipient and the institution each quarter ($200/150/150). The scholarship may be renewed, provided recipient continues full-time enrollment, maintains a passing grade average at or above the level required for graduation, and continues enrollment in a degree or diploma program at the institution from which he/she received the scholarship award.

Application Procedure: Two recipients are selected annually by a scholarship committee at each eligible community college or technical institute. For more information, contact the financial aid office of the institution you plan to attend.

Sprint-Carolina Telephone College Transfer Scholarship Program

Eligibililty Students must be North Carolina residents enrolled full time in a college transferable curriculum program. Priority is given to African American students.

Value: 20 scholarships valued at $500 each will be awarded annually to students enrolled in the college transferable curriculum program who are attending institutions in the Community College System that are located in the service area of Carolina Telephone and Telegraph Company.

Application Procedure: There are no special application forms for the scholarship. Each eligible institution selects its own recipients from applicants meeting the above criteria. Further information on the program may be obtained by contacting the financial aid office of the institution you plan to attend.

Sprint-Carolina Telephone Scholarship Program

Eligibililty: Students must be North Carolina residents enrolled or planning to enroll as full-time students in a course of study leading to a technical degree or vocational diploma. Priority is given to minorities and "displaced workers." Carolina Telephone defines minorities as African Americans, Spanish Surname Americans, American Indians/Native Alaskans, Oriental, and "displaced workers" as persons who have lost their job because of obsolete job skills or because of economic recession in their former field of employment.

Value: Fifty-six scholarships valued at $550 each will be awarded annually to students attending institutions in the Community College System that are located in the service area of Carolina Telephone and Telegraph Company.

Sprint-Carolina Telephone Scholarship Program (cont'd)

Application Procedure: There are no special application forms for the scholarship. Each eligible school selects its own recipients from applicants meeting the above criteria. Further information on the program may be obtained by contacting the financial aid office of the institution you plan to attend.

Robert M. Staley Scholarships

Eligibility: The National Federation of the Blind of North Carolina annually awards two scholarships to legally blind students pursuing a course of study at a college, university, or technical school. Recipient must be a legal resident of North Carolina or attend an institution of higher learning in North Carolina. The award is made on the basis of academic excellence, service to the community, and financial need.

Value: The award is for $1,000 and is non-renewable. It is intended to meet collegiate expenses not otherwise provided by public resources.

Application Procedure: Applications may be obtained by writing to Kathy G. Kannenberg, 308 Carolina Avenue, Raleigh, NC 27606. The application must be accompanied by two letters of recommendation, a statement from the applicant explaining his/her goals and aspirations, and an official transcript from the secondary or postsecondary institution most recently attended. Recipients are notified of their selection by July 31 of each year.

The C. M. and M. D. Suther Scholarship Program

Established by a Trust Agreement in 1981, this program is administered by the North Carolina State Education Assistance Authority.

Eligibility: The award is available to a full-time North Carolina resident undergraduate who has financial need. The student must be enrolled at one of the 16 constituent institutions of The University of North Carolina. The scholarship can be made either to a freshman who was in the top 25% of his/her high school graduating class or to an upperclass student with an academic average of at least B. Only one award is made each year at each institution and is non-renewable.

Value: The amount of the award depends on the annual income from the trust. The Suther Scholarship award for 1994-95 is $590.

Application Procedure: There is no special application form for the Suther Scholarship. The recipient is chosen by the financial aid officer at the constituent institution.

Wachovia Technical Scholarship Program

Eligibility: Student must be enrolled full time in the second year of a two year technical program. The student must demonstrate financial need and scholastic promise.

Value: 113 scholarships valued at $500 each are awarded annually.

Application Procedure: There is no special application form for the scholarship. Each institution selects its own recipients from applicants meeting the above criteria. Further information on the program may be obtained by contacting the financial aid office of the institution you plan to attend.

Wellcome Opportunity Scholarships

Established in 1988 by Burroughs Wellcome Company in the Research Triangle Park, this program offers Triangle residents the opportunity to improve their lives through further education or training.

Eligibility: Any person who has lived in Durham, Orange or Wake County for the past six months and can demonstrate the potential to succeed despite adversity and exceptional desire to improve himself or herself through further education or training may apply. There are no limitations on age, income level, previous education, course of study or training program the applicant is planning to pursue. Scholarship may be used to begin a program or continue a program in which the applicant is already enrolled. It may be used for technical or community college programs, four year college or university studies, vocational or trade programs.

Value: Up to $5,000 per year for a maximum of four years. Scholarship may be applied to expenses for tuition, required fees, and required books or materials not covered by other financial aid.

Application Procedure: Applications may be obtained by contacting the Greater Triangle Community Foundation, Wellcome Opportunity Scholarship Program, P.O. Box 12834, Research Triangle Park, NC 27709 (919-990-3900). All application materials must be postmarked by April 1. A selection committee of community leaders chooses recipients.

APPENDIX

I. NORTH CAROLINA PUBLIC POSTSECONDARY INSTITUTIONS

A. The University of North Carolina Constituent Institutions

Appalachian State University
Boone, NC 28608
704/262-2090

East Carolina University
East Fifth Street
Greenville, NC 27858-4353
919/328-6614

Elizabeth City State University
1704 Weeksville Road
Elizabeth City, NC 27909
919/335-3283

Fayetteville State University
Murchison Road-Newbold Station
Fayetteville, NC 28301-4298
910/486-1325

NC A & T State University
1601 E. Market Street
Greensboro, NC 27411
910/334-7973

North Carolina Central University
P.O. Box 19496
Durham, NC 27707
919/560-5149

NC School of the Arts
P.O. Box 12189
Winston-Salem, NC 27117-2189
910/770-3297

North Carolina State University
P.O. Box 7302
Raleigh, NC 27695-7302
919/515-2421

Pembroke State University
College Street
Pembroke, NC 28372
910/521-6285

UNC Asheville
One University Heights
Asheville, NC 28804-3299
704/251-6535

UNC Chapel Hill
300 Vance Hall 057A
Chapel Hill, NC 27599
919/962-2193

UNC Charlotte
UNCC Station
Charlotte, NC 28223
704/547-2461

UNC Greensboro
1000 Spring Garden Road
Greensboro, NC 27412-5001
910/334-5702

UNC Wilmington
601 S. College Road
Wilmington, NC 28403-3297
910/395-3177

Western Carolina University
Cullowhee, NC 28723
704/227-7290

Winston-Salem State Univ.
601 Martin Luther King, Jr. Dr.
Winston-Salem, NC 27110
910/750-3280

B. The North Carolina Community College System

Alamance Community College
Box 8000
Graham, NC 27253-8000
910/578-2002

Anson Community College
P.O. Box 126
Polkton, NC 28135-0126
704/272-7635

Asheville-Buncombe T.C.C.
340 Victoria Road
Asheville, NC 28801
704/254-1921

Beaufort County Community College
P.O. Box 1069
Washington, NC 27889-1069
919/946-6194

Bladen Community College
P.O. Box 266
Duplin, NC 28332-0266
910/862-2164

Blue Ridge Community College
College Drive
Flat Rock, NC 28731
704/692-3572

Brunswick Community College
P.O. Box 30
Supply, NC 28462-0030
910/754-6900

Caldwell Com. Coll. & Tech. Inst.
1000 Hickory Blvd.
Hudson, NC 28638
704/726-2246

Cape Fear Community College
411 N. Front Street
Wilmington, NC 28401-3993
910/251-5157

Carteret Community College
3505 Arendell Street
Morehead City, NC 28557-2989
919/247-4142

Catawba Valley Com. Coll.
2550 Highway 70 S.E.
Hickory, NC 28602
704/327-7000

Central Carolina Com. Coll.
1105 Kelly Drive
Sanford, NC 27330-9046
919/775-5401

Central Piedmont Com. Coll.
P.O. Box 35009
Charlotte, NC 28235-5009
704/342-6240

Cleveland Community College
137 S. Post Road
Shelby, NC 28150
704/484-4096

Coastal Carolina Com. Coll.
444 Western Blvd.
Jacksonville, NC 28546
910/938-6244

College of the Albemarle
P.O. Box 2327
Elizabeth City, NC 27906-2327
919/335-0821

Craven Community College
800 College Court
New Bern, NC 28562
919/638-7367

Davidson County Com. Coll.
P.O. Box 1287
Lexington, NC 27293-1287
704/249-8186

Durham Technical Com. Coll.
P.O. Drawer 11307
Durham, NC 27703-1307
919/598-9261

Edgecombe Community College
2009 W. Wilson Street
Tarboro, NC 27886
919/446-0436
Rocky Mount Campus-919/446-0436

B. The North Carolina Community College System (cont'd)

Fayetteville Technical Com. Coll.
P.O. Box 35236
Fayetteville, NC 28303
910/678-8448

Forsyth Technical Com. Coll.
2100 Silas Creek Parkway
Winston-Salem, NC 27103-5197
910/723-0371

Gaston College
201 Highway 321 South
Dallas, NC 28034-1499
704/922-6226

Guilford Tech. Com. Coll.
P.O. Box 309
Jamestown, NC 27282
910/334-4822

Halifax Community College
P.O. Drawer 809
Weldon, NC 27890-0809
919/536-7223

Haywood Community College
Freedlander Drive
Clyde, NC 28721-9454
704/627-4506

Isothermal Community College
P.O. Box 804
Spindale, NC 28160-0804
704/286-3636

James Sprunt Community College
P.O. Box 398
Kenansville, NC 28349-0398
910/296-2503

Johnston Community College
P.O. Box 2350
Smithfield, NC 27577-2350
919/934-3051

Lenoir Community College
P.O. Box 188
Kinston, NC 28502-0188
919/527-6223

Martin Community College
Kehukee Park Road
Williamston, NC 27892-9988
919/792-1521

Mayland Community College
P.O. Box 547
Spruce Pine, NC 28777-0547
704/765-7351

McDowell Tech. Com. Coll.
Route 1, Box 170
Marion, NC 28752
704/652-6021

Mitchell Community College
West Broad Street
Statesville, NC 28677
704/878-3256

Montgomery Community College
P.O. Box 787
Troy, NC 27371-0787
910/572-3691

Nash Community College
P.O. Box 7488
Rocky Mount, NC 27804-7488
919/443-4011

Pamlico Community College
Highway 306 South
Grantsboro, NC 28529
919/249-1851

Piedmont Community College
P.O. Box 1197
Roxboro, NC 27573-1197
910/599-1181

Pitt Community College
P.O. Drawer 7007
Greenville, NC 27834-7007
919/321-4339

Randolph Community College
P.O. Drawer 1009
Asheboro, NC 27204-1009
910/629-1471

B. The North Carolina Community College System (cont'd)

Richmond Community College
P.O. Box 1189
Hamlet, NC 28345-1189
910/582-7122

Roanoke-Chowan Community College
Route 2, Box 46-A
Ahoskie, NC 27910
919/332-5921

Robeson Community College
P.O. Box 1420
Lumberton, NC 28359-1420
910/738-7101

Rockingham Community College
P.O. Box 38
Wentworth, NC 27375-0038
910/342-4261

Rowan-Cabarrus Community College
P.O. Box 1595
Salisbury, NC 28144-1595
704/637-0760

Sampson Community College
P.O. Drawer 318
Clinton, NC 28328-0318
910/592-8084

Sandhills Community College
2200 Airport Road
Pinehurst, NC 28374
910/695-3765

Southeastern Community College
P.O. Box 151
Whiteville, NC 28472-0151
910/642-7141

Southwestern Community College
275 Webster Road
Sylva, NC 28779
704/586-4091

Stanly Community College
Route 4, Box 55
Albemarle, NC 28001
704/982-0121

Surry Community College
P.O. Box 304
Dobson, NC 27017-0304
910/386-8121

Tri-County Community Coll.
P.O. Box 40
Murphy, NC 28906-0040
704/837-6810

Vance-Granville Com. Coll.
P.O. Box 917
Henderson, NC 27536-0917
919/492-2061

Wake Technical Com. Coll.
9101 Fayetteville Road
Raleigh, NC 27603-5696
919/662-3355

Wayne Community College
Caller Box 8002
Goldsboro, NC 27533-8002
919/735-5151

Western Piedmont Com. Coll.
1001 Burkemont Avenue
Morganton, NC 28655
704/438-6042

Wilkes Community College
P.O. Box 120
Wilkesboro, NC 28697-0120
910/651-8630

Wilson Tech. Com. Coll.
Box 4305-Woodard Station
Wilson, NC 27893-4305
919/291-1195

II. NORTH CAROLINA PRIVATE, NON-PROFIT POSTSECONDARY INSTITUTIONS

A. Senior Colleges and Universities

Barber-Scotia College
145 Cabarrus Avenue, West
Concord, NC 28025
704/786-5171

Barton College*
P.O. Box 5686, College Station
Wilson, NC 27893
919/399-6316

Belmont Abbey College
Mt. Holly Road
Belmont, NC 28012-2795
704/825-6718

Bennett College
900 E. Washington Street
Greensboro, NC 27401-3239
910/370-8677

Campbell University
P.O. Box 127
Buies Creek, NC 27506
910/893-4111

Catawba College
2300 W. Innes Street
Salisbury, NC 28144
704/637-4416

Chowan College
P.O. Box 1848
Murfreesboro, NC 27855-8848
919/398-1229

Davidson College
P.O. Box 1719
Davidson, NC 28036
704/892-2232

Duke University
2106 Campus Drive, Box 90397
Durham, NC 27706
919/684-6225

Elon College
Haggard Avenue, CB 2700
Elon College, NC 27244
910/584-2478

Gardner-Webb University
P.O. Box 897
Boiling Springs, NC 28017-0897
704/434-4248

Greensboro College
815 W. Market Street
Greensboro, NC 27401-1875
910/272-7102

Guilford College
5800 W. Friendly Avenue
Greensboro, NC 27410
910/316-2142

High Point University
HP-2, Box 3352
High Point, NC 27262-3598
910/841-9128

Johnson C. Smith University
100 Beatties Ford Road
Charlotte, NC 28216
704/378-1034

Lees-McRae College
P.O. Box 128
Banner Elk, NC 28604
704/898-5241

Lenoir-Rhyne College
P.O. Box 7419
Hickory, NC 28603
704/328-7304

Livingstone College
701 W. Monroe Street
Salisbury, NC 28144
704/638-5562

*Formerly Atlantic Christian College

A. Senior Colleges and Universities (cont'd)

Mars Hill College
P.O. Box 390
Mars Hill, NC 28754
704/689-1123

Meredith College
3800 Hillsborough Street
Raleigh, NC 27607-5298
919/829-8565

Methodist College
5400 Ramsey Street
Fayetteville, NC 28311-1420
910/630-7192

Montreat-Anderson College
P.O. Box 1267
Montreat, NC 28757
704/669-8011

Mount Olive College
634 Henderson Street
Mount Olive, NC 28365
919/658-2502

NC Wesleyan College
3400 N. Wesleyan Blvd.
Rocky Mount, NC 27804
919/985-5291

Pfeiffer College
P.O. Box 960
Misenheimer, NC 28109-0960
704/463-1360

Queens College
1900 Selwyn Avenue
Charlotte, NC 28274
704/337-2230

St. Andrews Presby. College
1700 Dogwood Mile
Laurinburg, NC 28352
910/277-5562

St. Augustine's College
1315 Oakwood Avenue
Raleigh, NC 27610-2298
919/516-4131

Salem College
Salem Station
Winston-Salem, NC 27108
910/721-2808

Shaw University
118 E. South Street
Raleigh NC 27611
919/546-8238

Wake Forest University
Box 7246, Reynolda Station
Winston-Salem, NC 27109
910/759-5176

Warren Wilson College
P.O. Box 9000
Asheville, NC 28815-9000
704/298-3325

Wingate College
Campus Box 3001
Wingate, NC 28174
704/233-8209

B. Junior Colleges

Brevard College
400 N. Broad Street
Brevard, NC 28712
704/884-8287

Louisburg College
501 N. Main Street
Louisburg, NC 27549
919/496-2521

B. Junior Colleges (cont'd)

Peace College
15 East Peace Street
Raleigh, NC 27604-1194
919/508-2000

St. Mary's College
900 Hillsborough Street
Raleigh, NC 27603-1689
919/839-4003

III. NORTH CAROLINA PROPRIETARY SCHOOLS LICENSED BY THE BOARD OF GOVERNORS OF THE UNIVERSITY OF NORTH CAROLINA

Cecils Junior College
1567 Patton Avenue
Asheville, NC 28816
704/252-2486

IV. NORTH CAROLINA BIBLE COLLEGES AND SEMINARIES

East Coast Bible College
6900 Wilkinson Blvd.
Charlotte, NC 28214
704/394-2307

Heritage Bible College
P.O. Box 1628
Dunn, NC 28335
910/892-4268

John Wesley College
2314 N. Centennial Street
High Point, NC 27265
910/889-2262

Piedmont Bible College
716 Franklin Street
Winston-Salem, NC 27101-5197
910/725-8344

Roanoke Bible College
714 First Street
Elizabeth City, NC 27909
919/338-5191

Southeastern Baptist
Theological Seminary
Box 712
Wake Forest, NC 27587
919/556-3101

Winston-Salem Bible College
Box 777
Winston-Salem, NC 27102
910/744-0900

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